Certificate Number: 05781-PAE-DE-027834784

Bankruptcy Case Number: 11-15793



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>July 31, 2016</u>, at <u>5:20</u> o'clock <u>PM PDT</u>, <u>Jerry Soto</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern</u> District of Pennsylvania.

Date: July 31, 2016 By: /s/Allison M Geving

Name: Allison M Geving

Title: President